

## City of Burlington / 2014 CDBG Application Form

Project Name: Homesharing & Caregiving

Project Location / Address: 412 Farrell Street, Suite 300, South Burlington, VT 05403

Applicant Organization / Agency: HomeShare Vermont

Mailing Address: Same as above

Physical Address: Same as above

Contact: Kirby Dunn Title: Executive Director Phone #: (802) 863-5625

Web Address: www.HomeShareVermont.org Fax #: (802) 651-0881 E-mail: Home@sover.net

EIN #: 13-4287957 DUNS #: 090475273

### CDBG Funding Request: **\$25,000**

Check ONE: 1 year ✓ 2 years  
(Equal Access, Health) (Housing, Homeless, Hunger)

#### 1. Type of Organization

☐ Local Government ☒ Non-Profit Organization (please provide copy of your  
IRS 501(c)(3) tax exemption letter)  
☐ For-Profit Organization ☐ Institution of Higher Education  
☐ Faith-Based Organization

2. Conflict of Interest: ☒ Please complete and sign attached form.

3. List of Board of Directors: ☒ Please attach.

#### Certification

To the best of my knowledge and belief, data in this proposal are true and correct.

I have been duly authorized to apply for this funding on behalf of this agency.

I understand that this grant funding is conditioned upon compliance with federal CDBG regulations.

I further certify that no contracts have been awarded, funds committed or construction begun on the proposed program, and that none will be prior to issuance of a Release of Funds by the Program Administrator. In addition, this project is ready to proceed as of July 1, 2014.

[Signature]  
Signature of Authorized Official

Kirby A Dunn  
Name of Authorized Official

Executive Director  
Title

1/8/14  
Date

(Refer to NOFA for required information for each question.)

## **I. Demonstrated Need**

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### **1. What is the need/opportunity being addressed by this program/project and how does that contribute to CDBG's national objectives?**

Homesharing is an affordable housing option for low-income people who have some time and skills to barter in exchange for an affordable place to live. At the same time it is an option for seniors and others who want to remain in their home, have an extra bedroom, and could use a little rent, household help or caregiving services.

According to the City's Housing Market Analysis part of the Consolidated Plan, the City had a 0.5% urban rental vacancy rate in December 2012. Low vacancy rates result in very high rents. According to HUD, the local fair market rent is \$977/month for a one-bedroom apartment. Even if you could afford that rent, it could cost you up to \$2,931 to move in (1<sup>st</sup> month's rent, last month's rent and a security deposit). For most people this is prohibitive. For people seeking affordable housing the choices are few compared with the need. Homesharing is one of the few alternatives for low income people who cannot afford market rents.

Many elders are income-poor and house-rich. Seniors in our communities generally have low incomes, but they typically own their homes and usually have a spare bedroom. In addition, seniors are at risk. According to a study by the VNA of residents in Chittenden and Grand Isle counties: 23% are living alone; 31% are considered vulnerable and in need of elder care services; 23% have the nearest child over an hour away; 13% report they do not have anyone to call in an emergency; and 84% expressed the importance of staying in their current home. For seniors willing to consider moving to senior housing, this may not be an option for several years. Cathedral Square Corporation, the largest provider of senior housing in the greater Burlington area, reports over 700 seniors are on their waiting lists in Chittenden County.

## **II. Program/Project Design**

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### **1. Describe the program/project activities. [UWCC]**

Homesharing is a very cost effective way of meeting the need for affordable housing while at the same time helping seniors and others to stay in their home. It helps two people at once. It's all about people helping each other. On average, homesharers provide 10 hours a week of service in exchange for an affordable place to live. The average rent for new homesharing matches made over the last three years was \$190/month. For people who have greater physical needs and who want to stay at home, we also offer live-in care where the person gets housing and a salary to take care of a frail elder or person with disabilities.

Our goal is to create matches that meet the needs of both people. HomeShare Vermont provides a recruitment, matching and screening service and each "match" is unique based on the needs of the participants. It is a very personalized service and labor intensive process. Our screening process is extensive with interviews, in-home visits, ID verification, reference checks and five different background checks. While many people might be able to find a roommate on their own, it is very difficult for an individual to replicate the in-depth screening that we are able to provide.

### **2. Why is the program/project designed the way it is? Explain why the program activities are the right strategies to use to achieve the intended outcomes. [UWCC]**

Our program is designed based on our over 30 years of experience providing homesharing services. We have developed and refined a specific six step successful process of Application, Interview, Reference and Background Checks, then Introductions, Trial Match & Match Agreements all of which must happen before an actual Match is made. In the end it is up to the clients to decide with whom to match. Our job is to know clients well enough to know what they are looking for in order to help them make the best Matches possible.

When we have two candidates who are interested in meeting each other, we arrange for a facilitated Introduction where all involved can meet each other and see if it's a good fit. Very often each person will have Introductions with several people before the right match is found. When the right candidate is found, a Match Agreement is negotiated and a trial match of two weeks is set before any final decisions are made.

Then we stay actively involved with regular check-ins with participants and help with problem solving and renegotiation as necessary.

Our success is based on the quality of the matches. It is sharing living space and a high degree of trust and compatibility must occur. These strategies have created successful matches and allowed us to achieve the intended outcomes as described in the following questions.

A key to making successful matches is having a large enough pool of qualified candidates on each side at all times--those looking for housing and those offering homes. We often have many more people seeking housing than we have homes available. We are constantly looking for new ways to encourage people to share their homes. Over the years we have opened the program up to people of any age, income or ability in order to try to make more housing available and to encourage people to homeshare before their needs reach nursing home level of care.

### 3. How will this program/project contribute to the City's anti-poverty strategy?

The City's Consolidated Plan focuses on affordable housing for low and moderate income residents. Homesharing helps low and moderate income residents preserve homes that are currently affordable, by sharing them with others and thus creating new housing "units" out of existing homes. Seniors have high poverty rates and 30% of Burlington seniors are spending more than 30% of their income on their housing. However, many of them have an underutilized asset--their homes. In most homesharing matches, seniors ask for modest rent and/or some help with the utility costs to help them make ends meet. ***With an average rent of \$190/month for new matches made over the last three years***, homesharing provides affordable housing to people with very low incomes.

We have consistently served a very low income population. In FY13: 53% of matched Burlington participants had very low-incomes, 74% had incomes considered low-income by HUD standards and 85% were low or moderate income. Over the last few years we are seeing more and more people share their home not just for service, but out of financial need for rental income or help with household expenses.

### 4. How do you use community and/or participant input in planning the program design and activities? [UWCC]

We constantly seek the input of our program participants through regular match-checks, and our extensive outcomes interviews. Also, when a match ends we conduct exit interviews with both parties in order to solicit client input about how we could improve our service delivery. On our board of directors we have a former homesharer and two daughters of former clients. We also have four of our staff volunteers, who work directly with our clients, on our board. Their experience with our services is invaluable.

## III. Proposed Outcomes

### 1. What are the intended outcomes for this project/program? How are people meant to be better off as a result of participating? [UWCC]

Burlington residents are able to remain at home with help from homesharers or caregivers.

Burlington residents find affordable housing.

Both those offering a home and those moving in to a home have an improved quality of life as outlined in our Outcomes data below.

### 2. List your goals/objectives, activities to implement and expected outcomes (# of units, # of individuals, etc.)

Goal/Objective	Activity Funded	Outcomes
Affordable housing provided for low income people	Case management including screening, matching and on-going support	75 people find housing at or below \$400/month
Seniors and others are able to remain in their homes	Case management including screening, matching and on-going support	75 people are able to stay at home with the help of a homesharer or caregiver

## IV. Impact / Evaluation

1. **How do you assess whether/how program participants are better off? Describe how you assess project/program outcomes; your description should include: what type of data, the method/tool for collecting the data, from whom you collect data, and when it is collected. [UWCC]**

We have been measuring outcomes for over a decade. From April to September 2013 we again conducted a comprehensive outcomes process to solicit feedback from our matched clients to assess how our services are meeting their needs. We had an 80% response rate. This process included seven separate survey instruments developed with the expertise from a UVM professor of sociology. Our board members and volunteers interviewed most clients in person. Data is then reviewed by our staff and board of directors.

2. **How successful has the project/program been during the most recent reporting year for your CDBG project? Report the number of beneficiaries you intended to serve with which activities (as noted in your last Attachment A) and your final outcomes (as noted on your Attachment C) from June 2013.**

For our year ending June 30, 2013, our goal was to assist 100 Burlington residents, 75 of whom were to be low or moderate income. As we reported in Attachment C, we actually served 114 total Burlington residents and of those 97 were low or moderate income. For the current year that we are in now, we estimated serving 150 Burlington residents, 125 of whom will be low or moderate income.

3. **How does this data reflect beneficial outcomes of this project/program? Has this impacted your program planning at all? [UWCC]**

From our most recent outcomes surveys discussed in question 1 above, we learned the following.

### Services Received in the Homesharing Program

Those in the homesharing program report an average of 8 hours per week of service as part of the housing exchange. Each match is different in the services provided. Outside of rent, the most common include:

Service Provided	Percent
Companionship	67%
Housekeeping	50%
Errands	45%
Cooking	43%
Home Maintenance	36%
Driving	31%
Nighttime Presence	31%

### Goals Met by Homesharers

Homesharers who moved into a home through our program were asked to what degree they have been able to meet the following goals as a result of being matched by HomeShare Vermont.

Goal	Percent
To obtain affordable housing.	100%
To help someone in need.	88%
To live in a safe neighborhood.	86%
To have more stability.	81%
To have a better housemate.	79%
To avoid living alone.	65%

### Rental Savings

Home sharers were asked to estimate how much money they were saving each month due to lower housing costs. **Nearly two-thirds reported saving over \$400** per month. With the average homeshare match lasting 18 months, current home shares in our program have saved a minimum of \$375,000 by homesharing.

### Safe Housing

Home sharers were asked "What would your housing situation be like if you had not been matched by HomeShare Vermont?" This was an open-ended question. Of those who responded, 21% thought they would be in an unsafe living environment and 14% admitted that they would be homeless. Combined, that constitutes over **one-third of home sharers in active matches who felt they would be in an unsafe living arrangement or homeless**. We have not seen this type of response in the past and these responses show we are working with a much more at risk group of homesharers than in the past.

### Quality of Life Indicators

While services and rental income are the primary motivators for those sharing their homes, other added and often unexpected benefits come from homesharing.

All persons sharing their home were asked if they agreed with the statements listed below.

#### *Homesharing Program Outcomes: Quality of Life Indicators*

Statement: <i>Because of your match:</i>	% Agree
You feel happier.	88%
You feel less lonely.	81%
You feel safer in your home.	76%
Household chores are completed more regularly.	67%
You feel healthier.	57%
You get out into the community more often.	50%
You eat better.	50%
You sleep better.	48%
You call family less often for help.	48%
You worry less about money.	33%

### Ability to Stay Safely at Home

**40%** of those offering their home thought that they **would not be able to remain** safely and comfortably at home had they not been matched through HomeShare Vermont. This shows the high level of need of our home providers.

## ***V. Experience / Organizational Capacity***

### **1. What is your agency's mission, and how do the proposed activities fit with your mission?**

Our mission statement is "Bettering the lives of elders and persons with disabilities by helping them remain in their homes. We do this by matching them with people seeking affordable housing or caregiving opportunities." As a small organization with over thirty years of experience, we are laser focused on the activities described in program/project design which specifically fit our mission.

### **2. Please describe any indications of program quality, such as staff qualifications and/or training, adherence to best practices or standards, feedback from other programs or organizations you partner with, etc.**

We are a national model for homesharing programs and weekly get calls from around the country from individuals and organizations who want to set up a program. Our Executive Director sits on the boards of the National Shared Housing Resource Center and HomeShare International. In November 2012 the Executive Director was invited to give a presentation in California at the National Shared Housing Symposium. The report which came out of that Symposium: "Strategies for Scaling Shared Housing: Best Practices, Challenges and Recommendations" outlined 10 best practices for homesharing programs and HomeShare Vermont incorporates all ten into our program design. Also, our largest funder, the State of Vermont doubled our funding in FY 13; a huge vote of confidence and support for our program and services.

**3. What steps has your organization/board taken in the past year to become more culturally competent?**

As part of our current strategic planning process we are soliciting a consultant to provide training for our staff, board members and volunteers on cultural competency. We have reached out to three consultants and our board will make a decision in late January. We strongly considered participating in the We All Belong Program but we were not able to take on an AmeriCorps member at that time. We hope to be able to participate in this program in the future. We had also registered to have two staff members attend the 2013 Diversity Conference in Burlington sponsored by the Multicultural Resource Center but that was postponed until March 2014 and we plan to attend once that is rescheduled.

**4. Have you received Federal or State grant funds in the past three years?** ☒ Yes

**5. Were the activities funded by these sources successfully completed?** ☒ Yes

***VI. Proposed Low & Moderate Income Beneficiaries / Commitment to Diversity***

**1. Will the program target a specific (solely) group of people?** No

**2. For your proposed project, please estimate how the Burlington residents will break out into the following income categories during the total grant period.**

Service / Activity	Unduplicated Total # of Burlington HH / Persons to be Served	# Extremely Low-Income	# Low-Income	# Moderate-Income	# Above Moderate-Income
Case Management	150	75	40	20	15

**3. a. Who is the project/program designed to benefit? Describe the project/program's target population, citing (if relevant) specific age, gender, income, community/location or other characteristic of the people this program is intended to serve. [UWCC]**

The homeshare model is very flexible and can benefit many people. One target population is people who need affordable housing and also have some time and skills to offer. They might be people new to the area because of a job or school, people with limited incomes, or in a life transition such as a recent divorce or loss of a job. In FY 13 we saw that matched homesharers ranged in age from 20-70 with the average being 46. Most are women. Their commonality is that they generally have low incomes and can't afford the market rents in Chittenden County.

Those offering to share their home are generally elders or people with disabilities. The past few years we have encouraged non-elders to consider homesharing as a way to help pay the bills in these difficult economic times. In FY13 those who shared their homes ranged in age from 27-96 with an average age of 72. They are mostly female. They all offer a private bedroom, in a safe and clean home, and are willing to accept an affordable rent or service in lieu of rent.

**b. How do you select and reach your target population?**

Finding people looking for affordable housing is pretty easy: Craig's list, classifieds, referrals, etc. Reaching out to find people to share their homes is much more challenging. We are constantly working on recruiting people to share their homes. We work with senior centers, religious organizations, doctors' offices and many others. By not limiting our program to people of certain ages, abilities and incomes we are able to increase our pool of candidates on each side giving us a better chance that two might be a good fit. Of course, we don't select who matches with whom; it is up to the clients themselves.

**4. Describe the steps you take to make the project/program accessible, inclusive and culturally appropriate for the target population. [UWCC]**

Not only are we breaking down barriers by making inter-generational matches, we continue to make inroads with cross-cultural matches. Last year, we worked with people who were born in 16 different countries. Although our office is fully accessible, we visit people in their homes so access is not a problem. Most of the people we serve are women and 19% of the Burlington residents we matched in FY 13 were non-white.

We work closely with members of several immigrant communities. When needed we have hired VT Refugee Resettlement Program to provide translation services. We have also made appropriate accommodations for a visually impaired office staff volunteer including special technology and braille materials.

## VII. Budget / Financial Feasibility

- Budget Narrative: Provide a clear description of what you will do with CDBG's investment in the program. How will you spend the money? Give specific details. [UWCC]**

CDBG funding will go directly to salaries of the Homesharing Coordinator and the Case Manager who work directly with our clients, funding approximately 12 hours a week of services to Burlington residents.

- If you plan to pay for staff with CDBG funding, describe what they do in relation to the specific service(s) / activity(ies) in your Project/Program Design.**

Specific Service / Activity	Position/Title	Work Related to CDBG-Funded Activity	# of Hrs/Wk. spent on this Specific Service / Activity	% of Hrs/Wk. spent on this Specific Service / Activity to be paid with CDBG
Case management helping people find housing and helping others stay in their housing	Program Coordinators	Direct work with clients: recruiting, screening, matching, staying involved & problem solving if needed	80 (2 FT staff)	CDBG will cover 15% of the eligible costs

### 3. Program/Project Budget

Line Item	CDBG	Other	Total
Salaries	12,500	251,050	263,550
Fringe	0	78,410	78,410
Marketing, Events, Trainings, Mileage	0	22,200	22,200
Occupancy & Office expenses	0	38,500	38,500
Other	0	22,300	22,300
Volunteers In-Kind	0	30,000	30,000
TOTAL	12,500	442,460	454,960

### 4. Funding Sources

	Project		Agency - Same	
	Current FY 14	Projected FY 15	Current	Projected
CDBG	\$ 12,000	\$ 12,500	\$	\$
VT Dept. Disabilities, Aging Ind.& Living	179,940	179,940		
Federal (specify)	0	0		
United Way	54,000	59,000		
Private (donations, in-kind, fundraising)	146,000	150,945		
Program Income (fees)	15,500	16,000		
Other (grants, towns, interest, rent)	27,175	36,575		
Total	\$ 434,615	\$ 454,960	\$	\$

**5. Of the total project cost, what percentage will be financed with CDBG?**

$$\frac{\$12,500}{\text{CDBG Funding}} \div \frac{\$454,960}{\text{Total Project Cost}} = \frac{2.7}{\text{Percentage}}\%$$

**6. Of the total project cost, what would be the total cost per person?**

$$\frac{\$12,500}{\text{*CDBG Funding}} \div \frac{150}{\text{\# Proposed Beneficiaries}} = \$83.34 \text{ Cost Per Person}$$

**7. Why should CDBG resources, as opposed to other sources of funding, be used for this project?**

We meet the mission of CDBG by providing and maintaining very affordable housing to very low income people. We are looking to greatly increase the number of matches over the next several years and Burlington is at the center of this expansion of services. Your funding at this time is critical to our success. We have done well to expand other revenue sources and keep costs contained and now raise over 25% of our income from fundraising and individual donations.

**8. Describe your use of community resources, including volunteers. Include any resources not listed in your budget. Will CDBG be used to leverage other resources?**

A key piece of our program's design is the use of Staff Volunteers. No other program uses volunteers to staff their program as we do. We currently have fourteen Staff Volunteers who each provide an average of 6 hours/week of our service delivery under supervision of our full-time Homesharing Coordinator. They are typically retired professionals, including nurses, social workers, teachers and others. Each volunteer has their own caseload of clients. Staff Volunteers have been a cornerstone of our program for 30 years and one of the reasons we are able to develop high quality matches in a very cost effective way. CDBG leverages other resources in so far as our other funding sources, such as United Way and the state of Vermont, looks for diversified funding.

**9. If your organization has experienced any significant changes in funding levels during the past year, please explain.**

This past year we substantially increased our fundraising efforts through a 30<sup>th</sup> anniversary campaign. While still not to our goal, this did help us increase our annual gifts as well as allowing us to set aside a portion of these funds to generate income going forward.

**10. What cost-cutting measures has your organization implemented?**

We are a small and cost efficient organization. Over the years we have suffered funding cuts and have had to reduce costs accordingly. The board stepped in and they have been working hard to increase and diversify our funding streams. We have kept our mission focused and not been enticed to chase grants for new initiatives that aren't sustainable. For a decade we didn't increase staffing level but instead increased the use of volunteers to keep up with increasing demand for our services. We launched a successful capital campaign to purchase our office space which substantially cut the fastest growing part of our operating budget: rent.

## ***VIII. Collaboration/Efficiency***

**1. Please describe other organizations/programs you work with to achieve outcomes for your program participants. How does your program collaborate with other programs, organizations, or services to address the needs of the people you serve? [UWCC]**

This past year we have focused on educating other service providers as to our program so that they can make the best referrals possible and to allow us to focus our energy on matchmaking instead of client recruitment. Many people are already getting a variety of services from other service providers and we want those service providers to help us spread the homesharing word. This year we focused on working



with the SASH program as well as the Community Health Teams. These folks are out in the community working with many people who could benefit from homesharing. In nearly every home we are involved in there are other service providers whether Meals on Wheels, Home Health or Agency on Aging.

**2. Describe your agency's efforts at becoming more efficient in achieving your outcomes or managing your project/program.**

Much of our service delivery is supplemented through our volunteer staff and we have increased the use of volunteers over the last decade. Being very small means we are very nimble and able to change easily as needs arise. We are currently in discussion with our counterparts in central Vermont to discuss how we can work more closely together. These conversations are still in a very early stage; however we are working on joint grant writing and outreach efforts.

**3. What other agencies provide similar services or programs? [UWCC]**

Several different organizations provide affordable housing. But our program is unique because it is the only program using existing housing stock to make available housing opportunities by encouraging people to open up their homes to someone who can provide a modest rent/and or some service. Our Caregiving service is unique because we provide a live-in care service while others agencies only provide hourly care.

## ***IX. Sustainability***

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**1. How will this project have a long-term benefit to the City of Burlington? If this project ends, will that benefit continue?**

With the affordable housing crisis and the dramatic aging of the population, the need for our programs and services will only grow. Most communities around Vermont and elsewhere in the country are not as fortunate to have these services which give people another choice for housing and jobs while simultaneously helping seniors and persons with disabilities continue to live independently in a non-institutional setting. CDBG funding will allow us to work on program expansion. If the funding ends, the existing matches would likely continue, but fewer new people would be served.

**2. If CDBG funding ends, will the project be able to continue?**

If CDBG funding ends, we expect that services will continue but that we will not be able to help as many people as we planned and we will not be able to commit the resources we had planned to the City. The state of Vermont is pressuring us to serve areas not already served. Of all homesharing programs around the country, 75% have closed down since the height of programs in the early nineties, and most closed due to lack of funding and reliance on a single source of funding.

\*Revised